FIRST AMERICAN BANK CORPORATION

| Selected balance and off-balance sheet items | | |
|--|------------------------------|--|
| Smillions Smillions Smillions Smillions St. 276 | (Holding Company) 1199974 | Number of Insured Depository Institutions |
| Asset | 2012 | %chg from prev |
| Same | \$ millions | 70CHg HOIH prev |
| Sal | \$2,859 | 5.7% |
| Second and 3-4 family residential S1502 | \$1,188 | |
| Secret count | \$: | |
| Section Sect | \$138 | |
| Spring | \$34 | |
| Same | \$(| |
| Unused commitments | \$10 | |
| Unused commitments | \$290 | |
| Securitization outstanding principal S0 Mortagae-backed securities (SES and private issue) S0 S0 S0 S0 S0 S0 S0 S | \$220 | -25.3% |
| Securitization outstanding principal S0 Mortgage-backed securities S0 S0 S0 S0 S0 S0 S0 S | \$524 | -3.6% |
| Mortgage backed securities (SSE and private issue) S966 | \$(| |
| Asset-backed securities | \$1,090 | |
| Other securities \$92 Cash & balances due \$111 Residential mortgage originations \$27 Closed-end mortgage originated for sole (quarter) \$27 Closed-end mortgage originations sold (quarter) \$0 Closed-end mortgage originations sold (quarter) \$2.8 Open-end NELOC originations sold (quarter) \$2.8 Open-end NELOC originations sold (quarter) \$2.8 Uabilities \$2.445 Deposits \$2.213 Total other borrowings \$2.00 FHIB advances \$157 Equity \$2.20 FHIB advances \$157 Equity capital at quarter end \$260 Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 Performance Ratios \$2.76 Tier 1 risk based capital ratio \$2.76 Total risk based capital ratio \$2.78 Total risk based capital ratio \$2.78 Interest margin¹ \$2.78 Net interest margin¹ \$2.78 Net interest margin¹ \$2.79 Net char | \$(|) |
| Residential mortgage originations | \$300 | 225.9% |
| S27 Open-end HELOC originated for sale (quarter) S27 S28 Open-end HELOC originated for sale (quarter) S28 S28 Open-end HELOC originations sold (quarter) S28 S28 Open-end HELOC originations sold (quarter) S28 Open-end HELOC originations sold (quarter) S28 Open-end HELOC originations sold (quarter) S20 | \$183 | 64.5% |
| S27 Open-end HELOC originated for sale (quarter) S27 S28 Open-end HELOC originated for sale (quarter) S28 S28 Open-end HELOC originations sold (quarter) S28 S28 Open-end HELOC originations sold (quarter) S28 Open-end HELOC originations sold (quarter) S28 Open-end HELOC originations sold (quarter) S20 | | |
| Open-end HELOC originated for sale (quarter) \$0 Closed-end mortgage originations sold (quarter) \$0 Liabilities \$2,445 Deposits \$2,213 Total other borrowings \$200 FHLB advances \$157 Equity \$200 FHLB advances \$250 Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 Performance Ratios \$12.8% Tier 1 risk based capital ratio \$12.8% Total risk based capital ratio \$14.1% Return on equity and seets and (ALLL+Alloc transfer risk)/Noncurrent loans) \$1.3.7% Return on exets and (ALLL+Alloc transfer risk)/Noncurrent loans) \$1.09.2% Loss provision to net charge-offs (qtr) \$1.09.2% Net charge-offs to average loans and leases \$1.2 \$2.7% **Quarterly, onnualized.** **Construction & development \$0.3% \$0.0% **Construction & development \$0.0% \$0.0% **Construction & development \$0.0% \$0.0% **Construction & development \$0.0% \$0.0% | \$42 | 2 55.4% |
| S28 Open-end mortgage originations sold (quarter) S28 Open-end HELOC originations sold (quarter) S0 | \$4. | |
| Solid Company Solid Company Solid Company Solid Company Solid Company Solid So | \$4: | |
| Liabilities \$2,445 | \$(| |
| Deposits S2,213 S200 S | Şi | 1 |
| Total other borrowings \$200 FHLB advances \$157 Equity Equity capital at quarter end \$260 Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 Performance Ratios Tier 1 leverage ratio \$8.7% Tier 1 risk based capital ratio \$12.8% Total risk based capital ratio \$14.1% Return on equity¹ \$1.37% Return on assets¹ \$1.33% Net interest margin¹ \$3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 79.0% Loss provision to net charge-offs (qtr) \$1.90.2% Net charge-offs to average loans and leases¹ \$2.7% I Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) \$2011 \$2012 \$2011 Construction & development \$7.03% \$0.0% \$5 Closed-end 1-4 family residential \$9.8% \$8.1% \$1 Home equity \$1.9% \$1.4% \$0.00 Credit card \$0.0% \$0.0% \$0.0% \$0.00 Other consumer | \$2,58 | 7 5.8% |
| FHLB advances | \$2,37 | 7.4% |
| Equity Equity capital at quarter end S260 Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio 8.7% Tier 1 risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹ 1-13.7% Return on assets¹ 1-1.3% Net interest margin¹ 3.9% Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}} 79.0% Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases¹ 2.7% Net charge-offs to average loans and leases¹ 2.7% Noncurrent Loans Gros Asset Quality (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% 1.9% | \$188 | -6.0% |
| Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹ Return on assets¹ 1.3% Net interest margin¹ 3.9% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)) Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) Construction & development Construction & development Too.3% 1.9% 1.9% 1.4% 0.0% 0. | \$16 | 5.7% |
| Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Total risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)} Net charge-offs to average loans and leases¹ 2.7% Quarterly, annualized. Noncurrent Loans Foros Asset Quality (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity 1.9% 1.4% 0.0% Coverage and Coverage of the consumer Closed-end 1-4 family residential 9.8% 8.1% 1.4% 0.0% Coverage of the consumer 1.9% 1.4% 0.0% 0 | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio | \$27: | 1 4.5% |
| Tier 1 leverage ratio 8.7% Tier 1 risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹ -13.7% Return on assets¹ 1.3% Net interest margin¹ 3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Other consumer 2.1% 1.6% 0 | \$(| |
| Tier 1 leverage ratio 8.7% Tier 1 risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹ -13.7% Return on assets¹ 1.3% Net interest margin¹ 3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Other consumer 2.1% 1.6% 0 | | |
| Tier 1 risk based capital ratio 12.8% Total risk based capital ratio 14.1% Return on equity¹13.7% Return on assets¹ - 1.3% Net interest margin¹ - 3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} - 79.0% Loss provision to net charge-offs (qtr) - 109.2% Net charge-offs to average loans and leases¹ - 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros | 0.50 | .1 |
| Total risk based capital ratio | 8.5% | |
| Return on equity¹ -13.7% Return on assets¹ -1.3% Net interest margin¹ 3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0.0% Other consumer 2.1% 1.6% 0 | 14.19 | |
| Return on assets¹ -1.3% Net interest margin¹ 3.9% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0.0% Other consumer 2.1% 1.6% 0 | 15.3% | |
| Net interest margin 1 3.9% Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% I Quarterly, annualized. | 11.39 | |
| Coverage ratio {{ALLL+Alloc transfer riskl/Noncurrent loans}} 79.0% Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | 1.19 | |
| Loss provision to net charge-offs (qtr) 109.2% Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | 3.29 158.59 | |
| Net charge-offs to average loans and leases¹ 2.7% ¹ Quarterly, annualized. Noncurrent Loans Gros Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0.0% Other consumer 2.1% 1.6% 0 | 0.0% | |
| Quarterly, annualized. | 1.09 | |
| Noncurrent Loans Gros | 1.07 | |
| Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | | |
| Construction & development 70.3% 0.0% 5 Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | ross Charge-Offs | |
| Closed-end 1-4 family residential 9.8% 8.1% 1 Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | | |
| Home equity 1.9% 1.4% 0 Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | 5.3% 0.0% | |
| Credit card 0.0% 0.0% 0 Other consumer 2.1% 1.6% 0 | 1.2% 1.2% | |
| Other consumer 2.1% 1.6% 0 | 0.5% 0.5% | |
| | 0.0% | |
| | 0.5% 0.5% | |
| | 0.3% 0.0% | |
| | 1.1% 0.0% 0.7% 0.3% | |